



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

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DIRECTOR'S NOTE

Resolution No. 154-2012 recognized the Columbia Downtown Housing Corporation (CDHC) as the Downtown Columbia Housing Foundation in accordance with Section 28.204(b) of the Howard County Code as authorized by Council Bill No. 24-2012 with the purpose of operating the Downtown Columbia Housing Fund to provide affordable housing assistance as an amenity within the Downtown Columbia Management District in accordance with Section 28.101(f) of the Code. Section 28.207 of the Code permits the County to provide, within the limits of available funding, administrative and financial support to the Foundation.

As the Department is the branch of the County that is primarily responsible for the County's affairs that pertain to the development of, preservation of, and access to affordable housing, the County and the CDHC signed an updated memorandum of understanding on September 18th so the Department could continue to provide administrative and financial support to the Corporation. This memorandum also added the responsibilities associated with managing CDHC's Live Where You Work (LWYW) program. The LWYW program can increase the number of affordable units in downtown Columbia available for low- and moderate-income households that work downtown. The Department will process applications, receive rental subsidy payments from participating employers and CDHC, and make payments to landlords on behalf of tenants participating in the program.

In September, staff held 3 LWYW information sessions at Howard County General Hospital, the first employer in the program. The Hospital will send the first pre-approved applications to the Department for processing in early October. CDHC is exploring opportunities with other downtown employers to provide this program to their employees.

Dan Pontious and I presented information from the Baltimore Regional Fair Housing Group's draft Analysis of Impediments to Fair Housing Choice Plan, known as the AI Plan, to the CDHC board at their meeting on September 18th. Howard County is one of six participating jurisdictions preparing the regional AI Plan to address HUD's requirement "to administer federally-funded programs and activities in a manner that affirmatively furthers the policies of the Fair Housing Act". Howard County has identified 7 action items to meet this objective. The Draft Regional AI will be released in mid-October and the first Public Hearing will be held on October 29th at 6:00 pm at the Baltimore Metropolitan Council's office in Baltimore. The draft AI Plan and hearing dates will be posted on the Department's website when the information becomes available. Once the AI Plan is finalized, the Department will incorporate the action items into the County's 5-year Consolidated Plan and the 1-year Action Plans to meet HUD requirements.

Members of the Columbia Housing Center also presented to the CDHC board at that meeting. One of the action items in the AI Plan, "to support efforts to nurture and sustain racially integrated communities in Howard County" lines up well with the Columbia Housing Center's mission "to champion and sustain thriving racially-integrated communities in and around Columbia, MD". Once the final AI Plan is released, the Department will work with the Columbia Housing Center to address that action item in the plan. Stay tuned for more details.

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS DIVISION

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is funded by the Department's Community Renewal fund. This program is responsible for increasing homeownership in the County and is critical to the success of the MIHU program. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance.

For FY20, 6 MIHU buyers received SDLP loans, including 3 Workforce Initiative loans, totaling \$147,007, and 13 non-MIHU buyers received SDLP loans, including 5 Workforce Initiative loans, for a total of \$223,366.

REINVEST*RENOVATE*RESTORE HOUSING REPAIR PROGRAM

The Reinvest*Renovate*Restore Housing Repair Program is funded by the Department's Community Renewal fund. This program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. Applicants who are ineligible based on income or credit are referred to Rebuilding Together for assistance or considered for the State Housing Repair Programs. The Loan Review Committee meets twice a month to review loan applications for funding. DHCD staff is available to present RRR program information to organizations and service providers in the community. Many of the applications received do not meet the program guidelines, so staff is offering information workshops at different locations over the next few months.

Staff is scheduled to participate in a Lunch n' Learn event at the 50+ Center in East Columbia on October 2nd. A workshop is planned at the Village of Hickory Ridge board meeting on October 21st. There are currently 2 applications in process. The rehab work on one home was completed this month.

STATE OF MD HOUSING REPAIR LOAN PROGRAMS

The Department processes applications for the State of Maryland's Whole Home and Housing Repair Programs. Both programs can assist eligible homeowners secure low interest loans or grants to make home repairs and bring properties into compliance with applicable building codes and standards. The programs are designed to benefit households with incomes that are at or below 80% of the statewide median income. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program. While these programs may offer grants or 0% interest loans to income-eligible homeowners, the State's processing time for these loans is approximately 6 – 8 months. Homeowners that have urgent or immediate needs are not a good fit for this program. Applicants interested in the State's housing repair loan programs should contact the Department for additional information.

COMMUNITY PLANNING AND GRANTS DIVISION

UPDATE - FFY2018 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)

The FFY2018 Consolidated Annual Performance and Evaluation Report (CAPER) was submitted to the Department of Housing and Urban Development (HUD) on September 23, 2019. Charles Halm of the Baltimore HUD field office thanked Howard County for submitting the report in advance of the September 25th deadline and stated that Howard County was the only jurisdiction to do so.

The CAPER describes Howard County's affordable housing and community development activities carried out for over the past program year running from July 1, 2018 through June 30, 2019.

FFY2020 – FFY2024 Consolidated Plan & the FFY2020 Annual Action Plan (AAP)

In preparation for the upcoming 5-Year Consolidated Plan and Annual Action Plan, the Grants team worked with the Purchasing office to prepare an RFP to hire a consultant to complete the plan. Bids were received and reviewed this month. A strategy meeting with the selected consultant will be held in October to build the project timeline before the consultant begins the planning, data collection, meeting facilitation, writing and submission of the County's next 5-year Consolidated Plan to HUD.

Background

The Department is responsible for preparing and implementing the 5-Year Consolidated Plan, which includes identifying the needs of the community, and using HUD funding (CDBG and HOME) to carry out projects and programs to address those needs.

As a recipient of formula funds under HUD Programs, the County is required to submit a 5-Year Consolidated Plan, an Annual Action Plan (AAP) and a Consolidated Annual Performance and Evaluation Report (CAPER). The production of the Consolidated Plan serves as a planning document and functions as a strategy to align the County's priorities (housing and community development needs) over a five-year period (FFY2020 -2024) with the use of HUD's Community Planning and Development (CPD) formula grant. Preparing the Consolidated Plan is a participatory process with feedback from citizens, organizations, businesses and other stakeholders.

Consolidated Plan requirements are enacted through 24 Code of Federal Register (CFR) 91 and regulate the formula grant funding intended to assist primarily low to moderate income persons, and meet the following six main components of HUD's Office of Community Planning and Development (CPD):

Objectives

- Create a suitable living environment
- Provide decent housing
- Create economic opportunities

Outcomes

- Availability/Accessibility
- Affordability
- Sustainability

CDBG and HOME PROGRAM COMBINED

Last September, HUD issued a notice regarding homebuyer program policies and offered training sessions to provide further guidance. The Grants team attended a two-day training in Washington, DC this month. Following the training, staff has begun editing the existing homebuyer policies and applying an affirmative marketing lens to this review. Policies will be instituted to ensure that all aspects of the homebuyer program are equitably marketed to persons least likely to apply for homeownership opportunities in the County.

The Grants team was invited to participate in a panel discussion at the Howard County Funder's Forum sponsored by the Association of Community Services on September 18th. Following the panel discussion, representatives from several non-profits approached staff regarding potential funding for their respective entities with either CDBG, HOME or MIHU Fee-in-lieu program funds.

COUNTY FUNDED PROJECTS

RENEW HOWARD PROGRAM

The Real Estate Charitable Foundation of Maryland, Inc., a 501 (c)(3) non-profit corporation (the "Administrator"), a supporting organization of the Community Foundation of Howard County, also a 501(c)(3) nonprofit corporation ("Cfhoco") is working with the Department to design a neighborhood revitalization loan program known as RENEW Howard (Revitalizing Neighborhoods EveryWhere in Howard County) whereby Lenders would be incentivized to make low-interest loans to homebuyers to acquire and improve aging homes in Howard County. The purpose of the Program is to encourage new investment in and revitalization of neighborhoods throughout the County. A draft of the proposed program is currently being reviewed by a potential lender.

ACQUISITION/REHAB PROGRAM

There are funds in the Department's FY20 budget for the acquisition and rehabilitation of existing scattered site properties to be leased to low-income individuals and families in Howard County. Bridges acquires units to lease to households earning up to 60% of Howard County area median income as part of their Bridges Alliance program. Bridges was awarded \$500,000 on July 1, 2019. Bridges helps low wage working households find affordable housing units and reduce their housing cost burden. The Bridges Alliance program currently owns and rents 36 units to income eligible households.

RENTAL ASSISTANCE FOR SPECIAL POPULATIONS

The Department can use MIHU fee in lieu funds to provide rental assistance to populations at risk of homelessness such as youths aging out of foster care and inmates leaving the County's detention center. The Department is considering several projects with local non-profits to offer funding resources that will provide housing units for underserved and low-income residents in the County.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Saturday, September 14, 2019. The next workshop led by Making Change is scheduled for Saturday, October 5, 2019, from 9:00 a.m. – 3:00 p.m. at the Community Resources Campus (9820 Patuxent Woods Drive, Columbia, MD 21046). Pre-registration is required. The 2019 workshop calendar is posted on the Department's website as well as FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

October is the next open enrollment period for the MIHU homeownership program. The Department will hold several information workshops for potential MIHU renters and homebuyers during that time. Applications for MIHU rental units are available throughout the year. Visit our website for more information at www.howardcountymd.gov/departments/housing.

Attachment: MIHU Report
